

## CLAIMS

1. A method for a third party facilitating fee based consultation on a network, the method comprising:
  - forming a business relationship between the third party and a plurality of business
  - 5 service providers;
  - facilitating communication between the business service providers and clients of the business service providers via the network;
  - facilitating negotiation between the business service provides and the clients for a time based consulting fee; and
  - 10 facilitating automatic billing of the client and automatic payment of the business service provider for a consultation.
2. The method as recited in claim 1, wherein forming a business relationship comprises the business service provider providing money for a deposit account from which money is removable by the third party as payment for facilitating the fee based consultation.
- 15 3. The method as recited in claim 1, wherein facilitating communication between the business service providers and the clients comprises facilitating communication on the Internet.
4. The method as recited in claim 1, wherein facilitating communication between the business service providers and the clients comprises facilitating communication between business service providers and clients which use different communications protocols with respect to one
- 20 another.
5. The method as recited in claim 1, wherein facilitating communication between the business service providers and the clients comprises facilitating communication between business

service providers and clients which use different communications devices with respect to one another.

6. The method as recited in claim 1, wherein facilitating communication between the business service providers and clients comprises facilitating communication between business service providers and clients, each of which uses a device selected independently from the list consisting of:

desktop computer;  
laptop computer;  
palmtop computer;  
cellular telephone;  
pager;  
wireless internet access device;  
Internet appliance; and  
satellite network device.

7. The method as recited in claim 1, wherein facilitating communication between the business service providers and the clients comprises facilitating secure communication between business service providers and the clients.

8. The method as recited in claim 1, wherein facilitating communication between the business service providers and the clients comprises facilitating secure communication between the business service providers and the clients and wherein a level of security has been determine by at least one of a business service provider and a client.

9. The method as recited in claim 1, wherein facilitating communication between the business service providers and the clients comprises facilitating secure communication between the business service providers and the clients and wherein security protocols used by the business service provider and the client are different with respect to one another.

5 10. The method as recited in claim 1, wherein facilitating communication between the business service providers and the clients comprises facilitating secure communication between the business service providers and the clients and wherein the level of security between each business service provider and each client is the most secure security level common to both the business service provider and the client.

10 11. The method as recited in claim 1, wherein facilitating communication between the business service providers and the clients comprises facilitating secure communication between the business service providers and the clients via the third party and wherein the level of security used by each business service provider is the most secure security level common to both the business service provider and the third party and wherein the level of security used by each client is the most secure  
15 security level common to both the client and the third party.

12. The method as recited in claim 1, wherein facilitating negotiation between the business service providers and the clients comprises facilitating negotiation of a rate at which the business service provider is to be paid by the client for consulting services provided via the network.

13. The method as recited in claim 1, wherein facilitating negotiation between the  
20 business service providers and the clients comprises an iterative process of offer and counter offer until a rate is agreed upon.

14. The method as recited in claim 1, further comprising displaying a counter to at least one of the business service provider and the client, the counter showing an incrementing dollar value which is an amount billed by the business service provider to the client at a negotiated rate.

15. The method as recited in claim 1, further comprising verifying that a client has  
5 sufficient credit remaining on a credit card to pay the business service provider for a minimum billing time prior to initiating a fee based consultation.

16. The method as recited in claim 1, further comprising verifying that a business service provider has sufficient credit remaining on a credit card to pay the third party for a minimum billing time prior to initiating a fee based consultation.

10 17. The method as recited in claim 1, wherein each of the business service providers have a merchant account for facilitating payment of a client to a business service provider.

18. The method as recited in claim 1, wherein each of the business service providers has a merchant account and the merchant account of a business service provider is credited for at least one minimum time increment prior to the business service provider providing a business service for  
15 that time increment.

19. The method as recited in claim 1, wherein each of the business service providers has a merchant account and the merchant account of a business service provider is credited each time increment prior to the business service provider providing a business service for that time increment.

20. The method as recited in claim 1, wherein the third party has a merchant account.

20 21. The method as recited in claim 1, wherein the third party has a merchant account and the merchant account of the third party is credited for each time increment prior to the third part facilitating fee based consultation between a business service provider and a client.

22. The method as recited in claim 1, wherein either the business service provider or the client can initiate a value added service during a fee base consultation.

23. The method as recited in claim 1, wherein either the business service provider or the client can initiate a value added service during a fee base consultation, the value added service being

5 selected from the group consisting of:

- voice/audio/VoIP;
- multi-party audio conferencing;
- video;
- multi-party video conferencing;
- 10 file transfer;
- language translation;
- currency conversion; and
- co-browsing.

24. The method as recited in claim 1, wherein the business service provider and the client negotiate for payment for a value added service during a fee base consultation.

25. The method as recited in claim 1, wherein the business service provider and the client negotiate for payment a value added service during a fee base consultation, the value added service being selected from the group consisting of:

- voice/audio/VoIP;
- 20 multi-party audio conferencing;
- video;
- multi-party video conferencing;

file transfer;  
language translation;  
currency conversion; and  
co-browsing.

5           26.     The method as recited in claim 1, further comprising enabling at least one value  
added service during the negotiation.

          27.     The method as recited in claim 1, further comprising facilitating re-negotiation  
between a business service provider and a client.

          28.     The method as recited in claim 1, further comprising facilitating suspending a fee  
10     based consultation and later resuming the fee based consultation, such that the client is not billed for  
the time during which the fee based consultation is suspended.

          29.     The method as recited in claim 1, further comprising facilitating suspension of the fee  
based negotiation and re-negotiation of the rate between a business service provider and a client  
during the suspension.

15           30.     The method as recited in claim 1, wherein fee based consultation between a plurality  
of business service providers and a single client is facilitated.

          31.     The method as recited in claim 1, wherein fee based consultation between a single  
business service provider and a plurality of clients is facilitated.

          32.     The method as recited in claim 1, wherein fee based consultation between a plurality  
20     of business service providers and a plurality of clients is facilitated.

          33.     A method for facilitating fee-based, on-line consulting, the method comprising:  
selecting a consultant on-line;

negotiating a consulting payment rate on-line;  
consulting on-line;  
timing a duration of the consulting; and  
billing the client for the consultation.

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34. The method as recited in claim 33, wherein selecting a consultant on-line comprises:  
reviewing a list of prospective consultants; and  
selecting the desired consultant from the list.

35. The method as recited in claim 33, wherein selecting a consultant comprises:  
selecting a category of the consultant;  
reviewing a list of prospective consultants within the selected category; and  
selecting the desired consultant from the list.

36. The method as recited in claim 33, wherein selecting a consultant comprises:  
selecting a category of the consultant;  
selecting a sub-category of the consultant;  
reviewing a list of prospective consultants within the selected sub-category; and  
selecting the desired consultant from the list.

37. The method as recited in claim 33, wherein timing the duration of the consulting  
comprises timing the duration of the consulting using a predetermined time increment.

38. The method as recited in claim 33, wherein timing the duration of the consulting comprises timing the duration of the consulting using a predetermined time increment of approximately 0.1 hour.

39. The method as recited in claim 33, wherein timing the duration of the consulting  
5 comprises timing the duration of the consulting using a time increment which has been agreed upon by both a client and a consultant.

40. The method as recited in claim 33, wherein selecting a consultant on-line is performed by a client.

41. The method as recited in claim 33, wherein billing the client is performed by  
10 software.

42. The method as recited in claim 33, wherein billing the client comprises billing a credit card of the client.

performed by consultant

43. A method for use by a professional to facilitate fee-based, on-line consulting, the  
15 method comprising:

downloading software;

entering billing information via the software;

negotiating a consulting payment rate with a client on-line;

consulting with a client;

20 timing a duration of the consulting;

and billing the client via the software.



44. The method as recited in claim 43, wherein downloading software comprises downloading software from a web page.

45. The method as recited in claim 43, further comprising registering the software.

46. The method as recited in claim 43, further comprising registering the software,  
5 wherein registering the software comprises applying for a merchant account.

47. The method as recited in claim 43, further comprising paying a deposit.

48. The method as recited in claim 43, further comprising paying a deposit via a credit card.

49. The method as recited in claim 43, further comprising paying a per use fee for the  
10 software.

50. The method as recited in claim 43, further comprising paying a per use fee for the software by deducting the per use fee from a deposit.

51. The method as recited in claim 43, further comprising indicating that the professional is available for on-line consultation.

52. The method as recited in claim 43, wherein timing the duration of the consulting comprises timing the duration of the consulting using a predetermined time increment.  
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53. The method as recited in claim 43, wherein timing the duration of the consulting comprises timing the duration of the consulting using a predetermined time increment of approximately 0.1 hour.

20 54. The method as recited in claim 43, wherein timing the duration of the consulting comprises timing the duration of the consulting using a time increment which has been agreed upon by both a client and a consultant.

55. The method as recited in claim 43, wherein billing the client is performed by software.

56. The method as recited in claim 43, wherein billing the client comprises billing a credit of the client.

5 performed by client

57. A system for use by a client to facilitate fee-based, on-line consulting, the system comprising:

a computer configured to facilitate:

selecting a consultant on-line;

negotiating a consulting payment rate on-line; and

participating in a consulting session on-line.

58. The system as recited in claim 57, wherein the computer is further configured to facilitate:

reviewing a list of prospective consultants; and

selecting the desired consultant from the list.

59. The system as recited in claim 57, wherein the computer is further configured to facilitate:

selecting a category of the consultant;

reviewing a list of prospective consultants within the selected category; and

selecting the desired consultant from the list.

60. The system as recited in claim 57, wherein the computer is further configured to facilitate:

selecting a category of the consultant;

selecting a sub-category of the consultant;

5 reviewing a list of prospective consultants within the selected sub-category; and

selecting the desired consultant from the list.